BANK WILL BEGIN BUSINESS TUESDAY

Federal American Corporation Has Twelfth and G Streets Office.

Scheme to Encourage Savings Deposits- Deals in High Grade Bonds.

In addition to the old banking methods many new features will be introduced by the Federal American Banking Corand G streets northwest, Tuesday morning. The site is a well-known banking corner, having been used for ten years or more by the Okio National Bank. The officers of the new bank are well known in financial and real estate circles, Rignald W. Beall, of the Moore & Hill Company, has been elected president, with Cornelius Eckhardt and Harry P. Huddleson, vice presidents, and John W. Holcombe, secretary,

Under an act of Congress all banks are compelled to report to the Comp troller of the Treasury. This brings the new banking corporation under the supervision of the Treasury Department Two per cent interest will be paid on all commercial accounts, while per cent and upward will be paid on savings. The idea of the new bank is to encourage savings accounts, and to conserve that end a long deposit term system will be inaugurated. The longer the accounts run the righer the rate of interest paid. The corporation will also buy and sell real estate, bonds, and will make a specialty of handling high grade notes, corporation bonds, and municipal bonds.

There are 100 representative citizens on the advisory board. Fifty of these are Washington men and the remainder are out-of-town members. The bank accept accounts ranging from \$1 to \$10,000.

The hours of banking will be from 9 o'clock in the morning until 5 o'clock

in the afternoon. The directors of the new institution are Harry P. Huddleson, William T. Griffith, Rignald W. Beall, John W. Holcombe, Cornelius Eckhardt, Gustave Bender, Lee L. Herrell, John H. Fisher, W. Chamberlaine, Samuel W. Cockrell, F. A. Silver. Assistant cashler, James J. Collins; assistant secretary, C. M. Stoy; attorney, Charles W. Darr.

SENATORS ASTOUND

Department Heads Show Authority for Sending Communications to Senate.

at the attacks made by Senator Aldrich, have finally reached this conclusion: Senator Heyburn, and other members of the Senate against the sending of would contribute so much to the happinunications to Congress by department heads. They assert the for the children and family on Christ-practice, instead of being new, is one of long standing and sanctioned by "So far as endangering the future life"

to Rule of the Senate, which spedestruction caused by forest fires and cifically was a time in the regu-wasteful lumbering. It is estimated

After the journal is read the pre-siding officer shall lay before the Senate messages from the President, reports and communications from the heads of the departments and other communications addressed to

Attention is called to the fact that this rule refers specifically not only to the reports of, but to "other communi-

Bank's New Head . KAISER SAYS OFFICERS Well Known In Financial World



RIGNALD W. BEALL. President Federal Banking Corporation

Christmas Season Brings Storm of Protests to Pinchot.

undreds of thoughtful people feel it their duty to ask Gifford Pinchot, the United States Forester, what he thinks out the Christmas tree question

With the approach of the Christmas season the letters coming into the Forest Service begin to increase, and the mall clerk works overtime and wishes for the passing of the season as earnestly as the tired-out expressman or the nerve-wrecked shopgirl. The running capacity of the elevators in the red Sam rents for the service, is severely taxed, for many a personal visit to plead for the Government's intervention in the "needless destruction of the nation" forests by the cutting of Christmas

The reply of the man who for te years has been in the thick of the fight for the conservation of the coun-try's forest resources is often a great surprise to those who would do away with the custom of taking an evergreen from the hillside to contribute to the

festivities of a single day.
"I have thought a good deal abou Cabinet members have been astounded ester said to a caller yesterday, "and Trees are for use. There is no other use to which these trees could be put which ness and good of mankind as their

the rules.

of our forests is concerned, the effect is infinitesimal, compared with the lar order of Senate proceedings for that 4,000,000 Christmas trees are used in receipt of such communications. this country each year, one in every Rule VII, which is, of course, of the Senate's own creation and adoption, apart these could be grown on less than 1,490 acres, a good size farm. You see, the amount is utterly insignificant when compared to the other great drains on the forests."

Practically all confers can be and are used as Christmas trees in this country, but the most popular ones are the firs, spruces, pines, and the cedars. The pines are in great demand for Christmas trees when fir and spruce are not available, or are only to be had at a cations" from, the heads of departments, within which classification the communications to which Senators Aldrich. Heyburn and others have taken umbrage come.

The origin of this custom of communicating to the respective houses of Congress is lost in antiquity, according to the members of the Cabinet, none of whom has been able to find the beginning of the practice.

available, or are only to be had at a high price. Throughout Maryland and Virginia, and in Washington, the Virginia pine and, to a lesser extent, the cedar supply the demand. The fir is abundant in Colorado, but it grows in high, inaccessible places and therefore the Douglas spruce and the lodgepole pine are more often used. The lodge-pole pine is also popular in Wyoming and other Rock Mountain States. In California, it is not uncommon to find the incense cedar and young coast redwoods used as Christmas trees.

MUST BE WARRIORS

BERLIN, Dec. 14 .- "Officers who are ciual warfare are not wanted in any recomm

mander of the seventh army corps, a to the rescue, and mustered up Consolder of the old school, who commanded the army which was defeated under compel the department to reconsider its

mander of the seventh army corps, a soldier of the seventh army corps, a soldier of the old school, who commanded the army which was defeated under the critical eyes of the Kaiser during the maneuvres.

He has been asked to resign and has service.

To Senator Perkins of California, Representative Livingston of Georgia, Representative Gaines of West Virginia, less in generals who will have to retire to make room for younger and more active men.

To the fresche, and mustered up Consolder its of the officer's retirement to reconsider its of the officer's retirement to be issued when word compel the department to reconsider its decidence when were about to be issued when word came from the White House for a reconsideration of the case. Navy Department officials feel inclined to stand pat on their original indorsement, and it will probably be left to the President to day in an address on "A Wireless Mesperson of Colonel Perkins is now at his home in Berkeley Cal. He is not a relative of Senator Perkins, the Senator taking up the Conqueror," and the musical numbers will be rendered by the Washington Concert Orchestra.

PLUCKY NAVY WIFE WINS NEW CHANCE FOR HUSBAND

not able to fill their positions in time of States Marine Corps, who was recently ended by an examination board army, no matter how splendid they ap- for retirement, and if he is saved from pear at parade drill," is the latest dic- that official fate it will be due to the tum of the Kalser, who, while resting at Higheliffe castle, has been working and her pluckiness has won the admirhard on the basis of notes made by him personally during the great maneuvres this fall.

One of the first victims to the Kaiser's order is General Baron Bissing, com-

Navy Department officials are occu- the Walte House and the Navy Departpying themselves with the case of Lieu-ment. Their help was effective, at least pany, which gave a most successful protein to the extent that the case was reduction in Odd Fellows' Hall Thanks ened, and the papers are being again giving Day.

> Colonl Perkins, shortly after his return from duty in China, was sent to take command of the marine guard in the canal zone. The service in China and the tropical climate of Panama were trying, and after a time he was ordered before the medical board for mental survey. The board recommended his retirement on grounds of disability incident to the service, and this was approved by the judge advocate general, Secretary Metcalf, and President Rooseroved by the judge advocate general ecretary Metcalf, and President Roose

TEMPERANCE PLAY CAST

Union Tent, I. O. R., formerly the Union Dramatic Club, gave a reception Friday evening in honor of the cast of the "Ten Nights in a Barroom" duction in Odd Fellows' Hall Thanks

Those present were Mrs. W. Emily Winfield, Miss Jennie Ray, Miss Blanche Columbus, Miss Mabel Columbus, and A. C. Columbus, J. F. Vahimeyer, Mr. Mc-Mann, C. E. Sheckells, G. B. Payne, George Friedman, Zollie Wright, J. P. McGuinness, and Claude B. Farr.

THE REV. G. E. WHITEHOUSE TO SPEAK AT Y. M. C. A.

IS GIVEN A RECEPTION FIGHT TO UEATH,

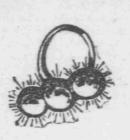
TIFLIS, Dec. 14.-Cornered by twice heir own number of troops, the sixty robbers who ditched the Tiflis-Baku mail train, hurling bombs and firing revolvers among the wrecked passen gers, are reported to have intrenched themselves and to be preparing to die fighting.

As many soldiers as could be gathered ook the trail of the outlaws within thirty minutes after the train was The Rev. George E. Whitehouse, pas-













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Hard times and little cash should not deter you from giving as good a Christmas Present as you have given heretofore. Our easy terms enable you to buy a





Diamond, Watch or Other Jewelry

And pay for it in convenient weekly or monthly sums. Our stock is most complete, including rare jewels of exquisite color and brilliancy. Remember, strictly cash stores buy on credit and sell for cash; we buy for cash and sell on credit. That is why our prices are the lowest.

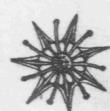


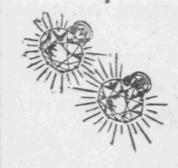


All the Credit You Want for All the Jewels You Want,

CASTELBERG'S















Useful and Sensible Gifts-Black Underskirts

75c Black Satine Skirts, ide accordion 40c

98c Black Skirts, extra width, wide shirred 69c ruffle; sale price.....

\$1.39 and \$1.69 Silk Mer-cerized Skirts in 5 different styles; double accordion ruffle; 2 wide ruffles with 3 strapped bands; extra wide accordion pleated skirts; accordion pleated skirts; all have dust ruffles. 98c

Genuine Heatherbloom Skirts, extra width, with deep shirred and tucked ruffle and dust

ruffle. For this \$1.69

Excellent Gifts-Gloves for Men, Women and Children Children's Mitts...... 93c \$1.50 Men's Walking Gloves... \$1.00 \$1.00 Ladles' Kids. 69c Boys' Kid 49c

Linen Towels, Linen Table Covers, Scarfs, and Shams for Fine Gifts

sic All-linen Towels, either heavily fringed with rich colored borders or hemmed with 2 rows of hemstitching. 25c

stitching.......23
15c white satinfigured Table Cloth, with heavy fringed.....93c Searfs and Shams in either the cut-out patterns or the sheer the Swiss. 25c Silk corded.....25c

Dressing Sacques Make Excellent Presents

For the Children-Dolls and Teddy Bears - Big Bargains

for the best dollatthis price. wn; dressed or ssed; all jointlight or dark A sleeping great value, 25c. for a good. in town; dressed or

Fascinators, Infants' Sacques, Toques, Bootees, Etc.

722-724 7th St. N. W The finest qual-y of Chiffon croadcloth Suits, wilt in the swell-For the Most Sensible and Appreciated Gift, Give a Coat, Suit or est military style coat; has the "a a Militaire"

a Militaire
heavy silk frogs
with wide silk
braid all around
acket. Skirt is
ull pleated with old; in every everywhere for \$35.00. Our special price.....\$16.95

assort ment of waists ever ofwaists ever or fered for 98c, con-sisting of white m dras shirts or waists, silk ling-erie, made in the stylish lace Fluffy Ruffle effect, or all-over embroid-ery waists: some ry walsts; some eally worth \$2.00. pecial price 98c

Skirt. Our Suit Dept. Bargains Are Great Money-Savers.

\$12.98 B l a c k
Wool T h i b e t
Coat, all silk lined
with fancy silk
braid edging lining; full 50 inches
long; velvet and
b r a i d trimmed
collars and cerfs.
A great bargain,
S7.95
Special.....\$3.05

\$3.00 M e l t o n
Cloth Skirts in
Cloth Skirts in
black, brown, and
blue; made in the
stylish all around
jeated effect with
fold of same material; an extra
wide skirt of \$3.00
wide skirt of \$3.00
value. Special.
\$3.00 M e l t o n
Cloth Skirts in
black, brown, and
blue; made in the
stylish all around
jeated effect with
fold of same material; an extra
wide skirt of \$3.00
value. Special.
\$3.00 M e l t o n
Cloth Skirts in
black, brown, and
blue; made in the
stylish all around
jeated with fold of same material; an extra
blue; a regular \$5
garment for
\$3.97

Nothing Is More Givable Than a Swell Waist Heavy black
Taffeta Silk Underskirt, made in the popular Fluffy Ruffle effect with yoke and collar of heavy Venice lace; foundation of China silk.
The greatest of bargains for \$2.96

Ecru and white Lace Waist, made in the popular pretty assortment of white, striped, or plain color madras, service-able ginghams, or black s at in understand the propular price to the pr

Black and white Silk Waists, all-lover china silk; Waists in ecri veiling waists in cream, nile, and blue, elaborately medalions, \$3.50 gar-s. Special \$1.98

Handkerchiefs and Silk Mufflers for Men, Women, and Children, Micely Boxed, Make Excellent Presents.

white hem-

Initial Japan-ette Handkerchiefs.....90 390 and 50c 390 and 50c ladies' pure linen Hand-kerchiefs, in the handsomest of lace and e m broidery patterns...250

H e m stitched Handkerchiefs, 2%c \$1.75 extra size h e a v y weight all-silk Mufflers, in black a n d white. Special, 980

5c white

stitched ladies' lace Handkerchiefs, Good sized Silk Handker-chiefs, with silk initial 25c

embroidered or heavily embroidered Handkerchiefs, lace edged Handkerchiefs, pretty designs, or pure linen \$1.60 large Silk Mufflers, in black and white, beauti-ful designs 75c 12360 69c black and white Silk Mufflers, rich patterns ... 490

Ladies' 19c

An Elegant Present for Man or Woman-Umbrellas

98c for gents' and ladies' gloria Silk Umbrellas, with gold and silver, pearl or horn or natural boxwood handles; worth \$1.50. Special, 38c.

\$1.69 for Ladies' Union Silk Umbrellas, with the swellest of pearl, gold, or silver handles; well worth \$2.50. Special, \$1.69.

with the finest of imported handles, all paragon frames. Special, \$2.89.

Elegant Gifts for Men at Little Cost 50c Suspen-75c Military 980 Smoking | 98c Shaving

50c Silk ders, nicely boxed...25c Brushes. 480 Sets 79c 89c Collar and Cuff Boxes...49c 15c Black and tan Sox, 76c Shirts, all kinds 49c 65e Outing Gowns . . 49c

39c Silk

18c Garters

in glass box,

S9c fancy Neckwear, nicely boxed, 250 Cut Glass Hair Receiver, sterling silver top..... .25c 89c Neck-1 6 pieces

wear, nice-Ruching. ly boxed .490 in box . .250 75c Lace 39c and

and fancy

90

25c Military Supporters, 17c 89c Hand taining purs

Match and Cigar Holders

Wallets . 490

.250

Elegant Gifts for Ladies at Little Cost

Hosiery, .90 50c Leath-

Sets 690

Silk embroid-Silk on ered Sox, 121/20